

Currently Viewing:

Borrower Name: Hill, Agnes
Property Address: 1219 Roselle Street Linden, NJ 07036
Servicer Name: Midland Mortgage / MidFirst Bank
Loan Number: 00051307802

Full History

Date	Activity By	Action Taken
08/23/2022 04:34:03 PM ET	Attorney	File Submitted
File Submitted by Joslyn Gambuti. The following documents were submitted: Hill (Loan #00051307802) - Borrower Income (Wages) - Paystubs Showing Most Recent 30 days' Earnings (Added 08-23-2022) Hill (Loan #00051307802) - Social Security Income (Added 08-23-2022) Hill (Loan #00051307802) - Mortgage Assistance Application Form 710 (Added 08-23-2022) Hill (Loan #00051307802) - Most Recent 2 Months Bank Statements (Added 08-23-2022) Hill (Loan #00051307802) - Most Recent 2 Tax Returns (Added 08-23-2022) Hill (Loan #00051307802) - Proof of Occupancy (Added 08-23-2022) Hill (Loan #00051307802) - 2020 taxes (Added 08-23-2022) Hill (Loan #00051307802) - Loss Mitigation Order (Added 08-23-2022)		

Date	Activity By	Action Taken
08/25/2022 10:54:03 AM ET	Servicer	File Opened
File Opened by Billy Castellanos		

Date	Activity By	Action Taken
08/25/2022 11:02:47 AM ET	Servicer	Message Sent
From: Billy Castellanos (Servicer) Subject: Thank you Message: Thank you, I have sent those documents over for review. just from looking at what was sent over please be advised we will need an FHA Application for assistance filled out. Additionally, I usually ask all my new files coming in if any of the hardships were due to Covid? if so there may be retention options we could offer that would not require an application for review and instead just a couple of short questions. -Billy Castellanos Attached Files: Hill (Loan #00051307802) - AppAssistanceFHA.pdf (Added 08-25-2022)		

Date

Activity By

Action Taken

08/25/2022 03:36:18 PM ET

Attorney

Message Sent

From: Joslyn Gambuti (Borrower Attorney)

Subject: RE: Thank you

Message:

Hello,

I believe the hardship began before Covid, I have sent the RMA to the client.

Date

Activity By

Action Taken

08/25/2022 04:26:16 PM ET

Servicer

Message Sent

From: Billy Castellanos (Servicer)

Subject: RE: Thank you

Message:

Thank you Joslyn,

Understood, please also be advised even though the hardship was prior to covid, as long as they were affected by it, they would also qualify even if the hardship was prior to when covid started.

Date

Activity By

Action Taken

08/31/2022 10:43:40 AM ET

Servicer

Docs Incomplete Notice

File Rejected by: Tiffany Porterfield.

Reason: Incomplete Package

Due Date: 09-28-2022

Message:

- **Borrower Income (Wages) - Paystubs Showing Most Recent 30 days' Earnings:**

Good Morning,

Please see the attached Global Letter advising of the Loss Mitigation Application attempt opened. It appears we are needing a Hardship Affidavit signed by Odell(Agnes), but needing both a complete application and income verification for the other mortgagor Camellia Hill.

Thank you,

Tiffany Porterfield

Hill (Loan #00051307802) - LM-Acknowledgement Letter - 8-29-2022 - 51307802 - LOSS MIT ADDITIONAL DOCS NOTICE -.pdf (Added 08-31-2022)

Hill (Loan #00051307802) - hardship-affidavitFHA.pdf (Added 08-31-2022)

Date	Activity By	Action Taken
08/31/2022 11:01:56 AM ET	Attorney	Message Sent
From: Joslyn Gambuti (Borrower Attorney) Subject: RE: Docs Incomplete Notice Message: Hello, I will advise the client of the missing documents. Also, I'm sure Ms.Hill was affected by Covid but I will double-check.		

Date	Activity By	Action Taken
09/13/2022 01:54:11 PM ET	Servicer	Message Sent
From: Tiffany Porterfield (Servicer) Subject: RE: Docs Incomplete Notice Message: Good Afternoon, Has there been any feedback on this? Thank you, Tiffany Porterfield		

Date	Activity By	Action Taken
09/15/2022 03:50:54 PM ET	Attorney	Message Sent
From: Joslyn Gambuti (Borrower Attorney) Subject: RE: Docs Incomplete Notice Message: Hello, Please see the attached. I have included the RMA, hardship, and Camillia's pay stubs in two attachments. Attached Files: Hill (Loan #00051307802) - documents (Added 09-15-2022) Hill (Loan #00051307802) - Borrower Income (Wages) - Paystubs Showing Most Recent 30 days' Earnings Update 1 (Added 09-15-2022)		

Date	Activity By	Action Taken
10/04/2022 03:03:47 PM ET	Attorney	Message Sent
From: Joslyn Gambuti (Borrower Attorney) Subject: RE: Docs Incomplete Notice Message: Hello, Are there any updates on this?		

Date	Activity By	Action Taken
10/11/2022 11:59:26 AM ET	Servicer	Account Change
File Changed by: Tiffany Porterfield. Change(s): Status changed from Incomplete to Doc Review Completed. Comment: Application completed.		

Date	Activity By	Action Taken
10/11/2022 12:11:45 PM ET	Servicer	Decision Reported
Decision reported by Tiffany Porterfield. Message: Denied: Good Morning, Please see the attached evaluation letter showing the completed review. We were unable to offer a modification due to the "Post Plan payment Debt-to-income ratio". Please let me know if you have any additional questions. Thank you, Tiffany Porterfield Attached Files: Hill (Loan #00051307802) - LM-Evaluation Notice - 10-11-2022 - 51307802 - LOSS MIT NON-APPROVAL NOTICE -.pdf (Added 10-11-2022)		

Date	Activity By	Action Taken
10/31/2022 12:03:10 PM ET	Attorney	Message Sent
From: Joslyn Gambuti (Borrower Attorney) Subject: RE: Decision Reported - Denied Message: Attached Files: Hill (Loan #00051307802) - appeal (Added 10-31-2022)		

Date	Activity By	Action Taken
11/14/2022 04:02:51 PM ET	Attorney	Message Sent
From: Joslyn Gambuti (Borrower Attorney) Subject: RE: Decision Reported - Denied Message: Hello, Is there any update on this appeal?		

